

APR 09 2006

I hereby certify that this correspondence is being transmitted by facsimile to Examiner Carolyn M. Bleck of the United States Patent Office, at (571) 273-8300. Date and Signature of transmittal April 9, 2006
J. S. Pienkos

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Pienkos, John T.
Serial No.: 09/694,402
Filing Date: October 22, 2000
Title: SYSTEM AND METHOD FOR PROVIDING
REDUCED INSURANCE PREMIUMS
Examiner: Carolyn M. Bleck
Art Unit: 3626

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Box AF
Alexandria, VA 22313-1450

Dear Madam:

In response to the Advisory Action dated March 14, 2006 and further in response to the final Office action dated December 9, 2005, the Applicant respectfully provides the following Remarks and Amendments along with a Request for Continued Examination (RCE) being submitted herewith.

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 8 of this paper.